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### United States Bankruptcy Court District of Puerto Rico

IN	RE:	Case No	
CC	DLON RIVERA, RAMON L & VAZQUEZ GREEN, MARIE	Chapter 13	
	Debtor(		
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to no agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contexts:	
	For legal services, I have agreed to accept	ss	3,000.00
	Prior to the filing of this statement I have received	\$	1,636.00
	Balance Due	ss	1,364.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed com	pensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed comper together with a list of the names of the people share	isation with a person or persons who are not members or associates of my law firm. A copy of the aging in the compensation, is attached.	reement,
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bankruptcy case, including:	
6.	b. Preparation and filing of any petition, schedules, s		
	certify that the foregoing is a complete statement of any a proceeding.  September 13, 2010  Date	CERTIFICATION  Igreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy  /s/ Jose M Prieto Carballo, Esq  Jose M Prieto Carballo, Esq 225806 Jose Prieto PO Box 363565 San Juan, PR 00936-3565 (787) 607-2066	

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

## **United States Bankruptcy Court District of Puerto Rico**

IN RE:	Case No
COLON RIVERA, RAMON L & VAZQUEZ GREEN, MARIE C	Chapter 13
Debtor(s)	•

	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE	
Certificate of [Non-Attorney	] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debte notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that I delivered to the	ne debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security numb petition preparer is no the Social Security nu principal, responsible the bankruptcy petitio	ot an individual, state imber of the officer, person, or partner of
Y	(Required by 11 U.S.	
Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	sponsible person, or	
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of the	Bankruptcy Code.
COLON RIVERA, RAMON L & VAZQUEZ GREEN, MARIE C	X /s/ RAMON L COLON RIVERA	9/13/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ MARIE C VAZQUEZ GREEN	9/13/2010
	Signature of Joint Debtor (if any)	Date

 $\textbf{Instructions:} \ Attach\ a\ copy\ of\ Form\ B\ 201A,\ Notice\ to\ Consumer\ Debtor(s)\ Under\ \S\ 342(b)\ of\ the\ Bankruptcy\ Code.$ 

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## CHAPTER 13 STATEMENT OF AND CALCULATION OF COMMITME In addition to Schedules I and J, this statement must be completed Joint debtors may complete one statement only. Part I. REPOI Marital/filing status. Check the box that applies and con a. Unmarried. Complete only Column A ("Debtor b. Married. Complete both Column A ("Debtor's)

**B22C** (Official Form 22C) (Chapter 13) (04/10)

Case Number: \_

In re: COLON RIVERA, RAMON L & VAZQUEZ GREEN, MARIE C

(If known)

According to the calculations required by this statement:
☐ The applicable commitment period is 3 years.
<b>✓</b> The applicable commitment period is 5 years.
☑ Disposable income is determined under § 1325(b)(3).
☐ Disposable income is not determined under § 1325(b)(3).
(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REP	ORT OF INCOME					
	a. [							
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A Debtor's Income		pouse's ncome	
2	2 Gross wages, salary, tips, bonuses, overtime, commissions.				6,200.00	\$	0.00	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.							
	a.	Gross receipts	\$	11				
	b.	Ordinary and necessary operating expenses	\$	]				
	c.	Business income	Subtract Line b from Line a	$] _{\$}$	0.00	\$	0.00	
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.							
7	a.	Gross receipts	\$ 2,320.00	]				
	b.	Ordinary and necessary operating expenses	\$					
	c.	Rent and other real property income	Subtract Line b from Line a	\$	2,320.00	\$	0.00	
5	Interest, dividends, and royalties.			\$	0.00	\$	0.00	
6	Pension and retirement income.			\$	0.00	\$	0.00	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.				0.00	\$	0.00	

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B22C (Official	Form 22C)	(Chapter 13	(04/10)
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	, , <u> </u>									
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:									
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse S	\$	0.00	\$	0.00	\$	0.00
9	Income from all other sources. Specifications on a separate page. Total and emmaintenance payments paid by your sor separate maintenance. Do not incluse Act or payments received as a victim of of international or domestic terrorism.  a.  b.	nter on Line 9. spouse, but in de any benefit	Do not incl clude all ot s received u	ude alimener paymender the S	ony or sep ents of ali Social Secu	arate mony irity	\$	0.00	\$	0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).  \$ 8,520.00					8,520.00	\$	0.00		
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.							8,520.00		
Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD										
12	Enter the amount from Line 11.								\$	8,520.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.  a.  b.  \$ \$					me of				
	C. T. 1 1 1 1 12					\$			\$	0.00
1.4	Total and enter on Line 13.							Ψ	0.00	
14	Annualized current monthly income for \$ 1325(h)(4). Multiply the amount from Line 14 by the number							\$	8,520.00	
15	12 and enter the result.						\$	102,240.00		
16	the bankruptey court.)					ф	07.404.00			
	a. Enter debtor's state of residence: Puer				er debtor's	househo	old siz	e: _4_	\$	27,434.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.  ☐ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.  ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.									
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME									
18	Enter the amount from Line 11.								\$	8.520.00

19	exper Column than to neces	tal adjustment. If you are marked any income listed in Line 10, ases of the debtor or the debtor'nn B income (such as payment the debtor or the debtor's dependent, list additional adjustments apply, enter zero.	Column B that we see dependents. Spee of the spouse's tare dents) and the am	as NC ecify ir x liabi nount o	OT paid on a regular basis for in the lines below the basis for lity or the spouse's support of income devoted to each p	r the household or excluding the of persons other urpose. If		
	a.					\$		
	b.					\$		
	c.					\$		
	Tota	al and enter on Line 19.					\$	0.00
20	Curr	ent monthly income for § 132	<b>5(b)(3).</b> Subtract	Line 1	9 from Line 18 and enter th	e result.	\$	8,520.00
21		nalized current monthly incond enter the result.	ne for § 1325(b)(	<b>3).</b> Mu	ultiply the amount from Line	20 by the number	\$	102,240.00
22	Appl	icable median family income.	Enter the amount	from 1	Line 16.		\$	27,434.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  ✓ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this state complete Parts IV, V, or VI.						nent. ome i	is not
		Part IV. CALCULAT	TION OF DED	UCTI	ONS ALLOWED UND	ER § 707(b)(2)		
		Subpart A: Deduct	ions under Stan	dards	of the Internal Revenue S	ervice (IRS)		
24A	misce Expe	onal Standards: food, apparel ellaneous. Enter in Line 24A thenses for the applicable householerk of the bankruptcy court.)	e "Total" amount	from 1	IRS National Standards for	Allowable Living	\$	1,371.00
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for							
	Hou	isehold members under 65 ye	ars of age	Hou	sehold members 65 years	of age or older		
	a1.	Allowance per member	60.00	a2.	Allowance per member	144.00		
	b1.	Number of members	4	b2.	Number of members	0		
	c1.	Subtotal	240.00	c2.	Subtotal	0.00	\$	240.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This						\$	442.00

Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, corter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:    Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.    27A	BZZC	C (Official Form 22C) (Chapter 13) (04/10)						
b.   Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47		the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47;						
Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:  Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.  If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/usd/ or from the clerk of the bankrupty court.)  Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation, expenses, enter on Line 27B the "Public Transportation expenses, enter on Line 27B the "Public Transportation expenses of ra vehicle and also use public transportation. (This amount is available at www.usdoj.gov/usd or from the clerk of the bankrupty court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehi	25B	a. IRS Housing and Utilities Standards; mortgage/rental expense \$	885.00					
Local Standards: tousing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards. enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:    Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.   Check the number of vehicles for which you pay the operating expenses are included as a contribution to your household expenses in Line 7.    O			4,297.00					
and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:    Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.    O		c. Net mortgage/rental expense Subtract Line b from	n Line a	\$	0.00			
Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.  [If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation, expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; (You may not claim an ownership/lease expense for more than two vehicles.)  [1] 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs	26	and 25B does not accurately compute the allowance to which you are entitled under the IRS Hot Utilities Standards, enter any additional amount to which you contend you are entitled, and state for your contention in the space below:	using and					
an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.  10				\$	0.00			
expenses are included as a contribution to your household expenses in Line 7.    0     2 or more.		an expense allowance in this category regardless of whether you pay the expenses of operating a						
If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  Local Standards: transportation; additional public transportation expenses. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or "One Car" from the IRS Local Standards:  Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or "One Car" from the IRS Local Standards:  Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or "One Car" from the IRS Local Standards:  Transportation (available at <a href="https://www.usdoj.gov/ust/">https://www.usdoj.gov/ust/</a> or "One Car" from the IRS Local Standards:  Transportation (available at <a href="https://www.usdoj.gov/ust/">https://www.usdoj.gov/ust/</a> or "One Car" from the IRS		expenses are included as a contribution to your household expenses in Line 7.						
Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  \$ 0.0  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  \$ 1	27A	$\bigcirc 0  \boxed{\bigcirc} 1  \boxed{\bigcirc} 2 \text{ or more.}$						
expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs \$ 496.00  Average Monthly Payment for any debts secured by Vehicle 1, as \$ 850.00  Net ownership/lease expense for Vehicle 1.  Subtract Line b from Line a		Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IR Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk						
Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47  Subtract Line b from Line a  Subtract Line b from Line a  Subtract Line b from Line a	27B	expenses for a vehicle and also use public transportation, and you contend that you are entitled to additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at	¢	0.00				
Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as  b. stated in Line 47  Subtract Line b from Line a  Subtract Line b from Line a		Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more						
Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as  b. stated in Line 47  Subtract Line b from Line a  Subtract Line b from Line a								
Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47 \$ 850.00  C. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line 3	28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line	47;					
b. stated in Line 47 \$ 850.00  C. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a		a. IRS Transportation Standards, Ownership Costs \$	496.00					
c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a \$ 0.0		b. stated in Line 47 \$						
		c. Net ownership/lease expense for Vehicle 1 Subtract Line b from	n Line a	\$	0.00			

	<b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.						
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b>						
	a. IRS Transportation Standards, Ownership Costs \$						
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 47 \$ 154.02						
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a	\$	0.00				
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.						
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.						
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.						
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.						
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.						
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.						

### **Subpart B: Additional Expense Deductions under § 707(b)** Note: Do not include any expenses that you have listed in Lines 24-37 Health Insurance, Disability Insurance, and Health Savings Account Expenses, List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. Health Insurance \$ \$ Disability Insurance 39 \$ **Health Savings Account** Total and enter on Line 39 0.00 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 40 elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34. \$ 0.00 **Protection against family violence.** Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and 41 Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ 0.00 Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 42 provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. 0.00 Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92\* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case 43 trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. 0.00 Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at 44 www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. \$ 0.00 Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined 45 in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income. 0.00 \$ 46 **Total Additional Expense Deductions under § 707(b).** Enter the total of Lines 39 through 45. 0.00

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. Average Does payment 47 Monthly include taxes or Name of Creditor Property Securing the Debt Payment insurance? **BPPR** Residence \$ 3,100.00 ☐ yes **v** no **BPPR** COMERCIAL \$ 2,600.00 ☐ yes 🔽 no b. 2,201.02 See Continuation Sheet yes no Total: Add lines a, b and c. 7,901.02 Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents. you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 48 1/60th of the Name of Creditor Property Securing the Debt Cure Amount **BPPR COMERCIAL** 91.67 a. \$ **Doral Financial Corp** 41.67 b. Residence **Doral Financial Corp** Residence 25.00 Total: Add lines a, b and c. 158.34 Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 49 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. \$ 0.00 Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. \$ 0.00 Current multiplier for your district as determined under schedules issued by the Executive Office for United States 50 Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) X 9.40% Average monthly administrative expense of Chapter 13 Total: Multiply Lines a and b \$ 0.00 51 **Total Deductions for Debt Payment.** Enter the total of Lines 47 through 50. 8,059.36 **Subpart D: Total Deductions from Income** 52 **Total of all deductions from income.** Enter the total of Lines 38, 46, and 51. 10,377.36

Date: September 13, 2010

53						
54	disab	<b>port income.</b> Enter the monthly average of any child support payments, foster care pay ility payments for a dependent child, reported in Part I, that you received in accordance cable nonbankruptcy law, to the extent reasonably necessary to be expended for such	e with	\$	0.00	
55	from	<b>ified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by y wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and examples of loans from retirement plans, as specified in § 362(b)(19).		\$	0.00	
Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.						
	for w in lin total provi	tection for special circumstances. If there are special circumstances that justify additional thich there is no reasonable alternative, describe the special circumstances and the results are below. If necessary, list additional entries on a separate page. Total the expense in Line 57. You must provide your case trustee with documentation of these expenses de a detailed explanation of the special circumstances that make such expenses necess nable.	alting expenses s and enter the and you must			
57			Amount of			
31		Nature of special circumstances	expense			
	a.		\$			
	b.		\$			
	c.		\$			
		Total: Add L	ines a, b, and c	\$	0.00	
Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.						
59	Mon	thly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter	er the result.	\$	-1,857.36	
	and w	Part VI. ADDITIONAL EXPENSE CLAIMS  Expenses. List and describe any monthly expenses, not otherwise stated in this form elfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page.	from your currer	nt mont	hly	
	and w	Expenses. List and describe any monthly expenses, not otherwise stated in this form, elfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your currer All figures shoul	nt mont d refle	hly ct your	
59	and w incom averag	Expenses. List and describe any monthly expenses, not otherwise stated in this form, elfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page.	from your currer All figures shoul  Monthly A	nt mont d refle	hly ct your	
59	and wincom average a.	Expenses. List and describe any monthly expenses, not otherwise stated in this form, elfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your currer All figures shoul  Monthly A	nt mont d refle	hly ct your	
59	and wincom average a. b.	Expenses. List and describe any monthly expenses, not otherwise stated in this form, elfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your currer All figures shoul  Monthly A  \$	nt mont d refle	hly ct your	
59	and wincom average a.	Expenses. List and describe any monthly expenses, not otherwise stated in this form, elfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your currer All figures shoul  Monthly A  \$  \$	nt mont d refle	hly ct your	
59	and wincom average a. b.	Expenses. List and describe any monthly expenses, not otherwise stated in this form, elfare of you and your family and that you contend should be an additional deduction as under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, ge monthly expense for each item. Total the expenses.  Expense Description	from your currer All figures shoul  Monthly A  \$  \$	nt mont d refle	hly ct your	
59	and wincom average a. b. c.	Expenses. List and describe any monthly expenses, not otherwise stated in this form, elfare of you and your family and that you contend should be an additional deduction as under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, ge monthly expense for each item. Total the expenses.  Expense Description  Total: Add Lines a, b and other pages.	from your currer All figures shoul  Monthly A  \$ \$ \$ \$	nt mont d refle	hly et your	
59	and wincom average a. b. c.	Expenses. List and describe any monthly expenses, not otherwise stated in this form elfare of you and your family and that you contend should be an additional deduction to under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. Total expense for each item. Total the expenses.  Expense Description  Total: Add Lines a, b and other viscosity of perjury that the information provided in this statement is true and	from your currer All figures shoul  Monthly A  \$ \$ \$ \$	nt mont d refle	hly ct your	

Signature: /s/ MARIE C VAZQUEZ GREEN

(Joint Debtor, if any)

\_\_\_\_\_ Case No. \_

### Debto

### CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME

**Continuation Sheet - Future payments on secured claims** 

Name of Creditor	Property Securing the Debt	60-month Average Pmt	Does payment include taxes or insurance?
Doral Financial Corp	Residence	747.00	No
Toyota Motor Credit Co	Automobile (2)	154.02	No
Doral Financial Corp	Residence	450.00	No
RELIABLE FINANCIAL	Automobile (1)	850.00	No

**B1** (Official Form 1) (4/10)

United States Bankruptcy Court District of Puerto Rico Volu				untary Petition				
Name of Debtor (if individual, enter Last, First, Middle COLON RIVERA, RAMON L	e):		Name of Jo			(Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  RAMON COLON RIVERA RAMON L COLON dba PABLO SERVICE STATION  All Other Name (include marrie MARICARMEN MARICARMEN MARIE CARMI					aiden, and ZQUEZ GF	trade names) REEN		years
Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): 8345	Complete	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6668						
Street Address of Debtor (No. & Street, City, State & Zip Code): CARR 143 KM 48.8 BO. HELECHAL			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): CARR 143 KM 48.8 BO. HELECHAL					
DADDAMOUTAG DD	ZIPCODE 007	'94	BARRANQI		₹			ZIPCODE 00794
County of Residence or of the Principal Place of Busin Barranquitas	ness:		County of I Barranquit		e or of the	Principal Pla	ce of Busin	ess:
Mailing Address of Debtor (if different from street address BOX 9030 BARRANQUITAS, PR	dress)		Mailing Ad HC 03 BO	X 9030		or (if differen	nt from stre	et address):
	ZIPCODE 007	'94	DAINVAING	kon Ao, i	1 1		:	ZIPCODE 00794
Location of Principal Assets of Business Debtor (if di	ferent from stre	eet address ab	ove):				_	
								ZIPCODE
Type of Debtor (Form of Organization)		Nature of B			CI			Code Under Which (Check one box.)
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  (Chapter 1				Recc Main Chap Recc Non Nature of (Check one y consume 1 U.S.C. red by an y for a	.S.C. business debts. by an or a			
Filing Fac (Charle one hov)	Internal R	Revenue Code)	).		-	urpose."		
Filing Fee (Check one box)  ✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee  Check one box:  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  ☐ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are letters.						1(51D). siders or affiliates are less		
except in installments. Rule 1006(b). See Official Form 3A.    Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.    Check all applicable boxes:								
Statistical/Administrative Information  Debtor estimates that funds will be available for dipole Debtor estimates that, after any exempt property is distribution to unsecured creditors.				id, there v	will be no f	unds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors			.001- .000	25,001- 50,000		] ),001- )0,000	Over 100,000	
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1,000	00,001 to \$10,0		0,000,001 to	\$100,00 to \$500	00,001 \$5	]		
Estimated Liabilities  So to \$50,001 to \$100,001 to \$500,001 to \$1,000		000,001 \$50 50 million \$10	0,000,001 to 00 million	\$100,00 to \$500	00,001 \$5 million to	500,000,001	More than	

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orm 1) (4/10) Page 2

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): COLON RIVERA, RAMON L & VAZQUEZ GREEN, MARIE C			
Prior Bankruptcy Case Filed Within Last 8	Vears (If more than two, attach	additional sheet)		
Location Where Filed:None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties) I, the attorney for the petitioner restant I have informed the petition chapter 7, 11, 12, or 13 of tittle explained the relief available un	if debtor is an individual rimarily consumer debts.)  mamed in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify he notice required by § 342(b) of the		
	Signature of Attorney for Debtor(s)	Date		
Does the debtor own or have possession of any property that poses or is a or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, e	bit D ach spouse must complete and atta			
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.			
Information Regardin	ng the Debtor - Venue			
(Check any a Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		is District for 180 days immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in	this District.		
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pro	oceeding [in a federal or state court]		
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	• •		
(Name of landlord or less	or that obtained judgment)			
(Address of lar	adlord or lessor)			
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos				
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	aring the 30-day period after the		
☐ Debtor certifies that he/she has served the Landlord with this cert	tification. (11 U.S.C. § 362(l)).			

### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): COLON RIVERA, RAMON L & VAZQUEZ GREEN, MARIE C

### **Signatures**

X

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ RAMON L COLON RIVERA

Signature of Debtor

RAMON L COLON RIVERA

### $\mathsf{X}$ /s/marie $\mathsf{C}$ vazquez green

X /s/ Jose M Prieto Carballo, Esq

Jose M Prieto Carballo, Esq 225806

Signature of Attorney for Debtor(s)

San Juan, PR 00936-3565

Signature of Joint Debtor

MARIE C VAZQUEZ GREEN

Telephone Number (If not represented by attorney)

September 13, 2010

Date

Jose Prieto

PO Box 363565

(787) 607-2066

jpc@jpclawpr.com

### Signature of Attorney\* Signature of Non-Attorney Petition Preparer

Date

(Check only **one** box.)

§ 1515 are attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this

petition is true and correct, that I am the foreign representative of a debtor

☐ I request relief in accordance with chapter 15 of title 11, United

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the

States Code. Certified copies of the documents required by 11 U.S.C.

chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

in a foreign proceeding, and that I am authorized to file this petition.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

### September 13, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatu	re of Author	ized Individu	ıal		
Printed	Name of Au	thorized Ind	ividual		
Title of	Authorized	Individual			

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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### United States Bankruptcy Court District of Puerto Rico

District (	of Puerto Rico
IN RE:	Case No
COLON RIVERA, RAMON L	Chapter 13
	OR'S STATEMENT OF COMPLIANCE LLING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the c whatever filing fee you paid, and your creditors will be able	e statements regarding credit counseling listed below. If you cannot court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed ired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition one of the five statements below and attach any documents as di	is filed, each spouse must complete and file a separate Exhibit D. Check rected.
the United States trustee or bankruptcy administrator that outlin	case, I received a briefing from a credit counseling agency approved by ed the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the rough the agency.
the United States trustee or bankruptcy administrator that outlin performing a related budget analysis, but I do not have a certifica	case, I received a briefing from a credit counseling agency approved by ed the opportunities for available credit counseling and assisted me in the from the agency describing the services provided to me. You must file ovided to you and a copy of any debt repayment plan developed through filed.
	approved agency but was unable to obtain the services during the sever gent circumstances merit a temporary waiver of the credit counseling exigent circumstances here.]
you file your bankruptcy petition and promptly file a certificat of any debt management plan developed through the agency. case. Any extension of the 30-day deadline can be granted on	l obtain the credit counseling briefing within the first 30 days after te from the agency that provided the counseling, together with a copy Failure to fulfill these requirements may result in dismissal of your dly for cause and is limited to a maximum of 15 days. Your case may ons for filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing becamotion for determination by the court.	cause of: [Check the applicable statement.] [Must be accompanied by a
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired of realizing and making rational decisions with respect to	d by reason of mental illness or mental deficiency so as to be incapable financial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by te</li> <li>Active military duty in a military combat zone.</li> </ul>	ally impaired to the extent of being unable, after reasonable effort, to lephone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has does not apply in this district.	determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provi	ded above is true and correct.

Date: September 13, 2010

Signature of Debtor: /s/ RAMON L COLON RIVERA

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### United States Bankruptcy Court District of Puerto Rico

District of	Puerto Rico
IN RE:	Case No
VAZQUEZ GREEN, MARIE C	Chapter 13
	R'S STATEMENT OF COMPLIANCE ING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot out can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed ed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as dire	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me if from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through d.
	oproved agency but was unable to obtain the services during the sever nt circumstances merit a temporary waiver of the credit counseling igent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. For case. Any extension of the 30-day deadline can be granted only also be dismissed if the court is not satisfied with your reason counseling briefing.	obtain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy ailure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may s for filing your bankruptcy case without first receiving a credit ase of: [Check the applicable statement.] [Must be accompanied by a
motion for determination by the court.]	by reason of mental illness or mental deficiency so as to be incapable
	y impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has det does not apply in this district.	termined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provide	ed above is true and correct.
Signature of Debtor: /s/ MARIE C VAZQUEZ GREEN	

Date: September 13, 2010

## **United States Bankruptcy Court District of Puerto Rico**

IN RE:	Case No.
COLON RIVERA, RAMON L & VAZQUEZ GREEN, MARIE C	Chapter 13
Debtor(s)	•

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 310,000.00		
B - Personal Property	Yes	3	\$ 36,501.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 472,587.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 35,053.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 6,760.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 6,185.00
	TOTAL	17	\$ 346,501.00	\$ 507,640.00	

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## **United States Bankruptcy Court District of Puerto Rico**

Case No	
Chapter 13	
•	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 6,760.00
Average Expenses (from Schedule J, Line 18)	\$ 6,185.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 8,520.00

### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,241.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 35,053.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 37,294.00

R6A	(Official	Form	6A)	(12/07)

IN RI	COLON RIVERA	. RAMON L &	<b>VAZQUEZ</b>	GREEN.	MARIE (
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_	GREEN, MARIE C	
	Debtor(s)	

_ Case No	
	(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

	1			
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1/3 INHERITANCE PARTICIPATION OVER SECOND PROPERTY LOCATED AT BO. HELECHAL CARR 152 KM 2.1 BO. QUEDRADILLA , BARRANQUITAS, PR (GAS STATION)	100%	Н	20,000.00	240,000.00
MORTGAGE W/ BPPR OF \$240,000.00 DEBTORS NET PARTICIPATION \$20,000.00				
2ND PROPERTY LOCATED AT CARR 143 KM. 58.8 BO. HELECHAL , BARRANQUITAS PR	100%	J	140,000.00	102,000.00
MORTGAGE LOAN W/ BPPR				
PROPERTY LOCATED AT BO. HELECHAL CARR 143 KM. 48.8 BARRANQUITAS PR W/ 3 BEDROOMS, 3 BATHROOMS (TWO LEVELS)	100%	J	150,000.00	111,000.00
1ST MORTGAGE WITH DORAL BANK OF \$80,000 2ND MORTGAGE WITH DOARL BANK OF \$30,000				
	•			

TOTAL

310,000.00

(Report also on Summary of Schedules)

IN RE COLON RIVERA, RAMON L & VAZQU
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Case No	•
	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		HOUSHOLD GOODS	J	6,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		WEARING APPAREL	J	2,500.00
7.	Furs and jewelry.		JEWELRY	J	10,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2005 TOYOTA SEQUOIA	J	18,000.00
	other vehicles and accessories.		2006 TOYOTA TOCOMA	J	1.00
			IN POSSESSION OF THIRD PARTY AND DEBTOR		
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Х			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	Х			

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(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			ГАТ	36 501 00
<ul><li>33. Farming equipment and implements.</li><li>34. Farm supplies, chemicals, and feed.</li><li>35. Other personal property of any kind not already listed. Itemize.</li></ul>	X X X			
TYPE OF PROPERTY	O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	N		IFE, JOINT, IUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN

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	T T	
Case	NO	

(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	elects	the	exemptions	to	which	debtor	is	entitled	under:
(Check or	ne box)								

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY  1/3 INHERITANCE PARTICIPATION OVER SECOND  PROPERTY LOCATED AT BO. HELECHAL CARR 152  KM 2.1 BO. QUEDRADILLA , BARRANQUITAS, PR  GAS STATION)	11 USC § 522(d)(1) 11 USC § 522(d)(5)	3,250.00 5,000.00	20,000.00
MORTGAGE W/ BPPR OF \$240,000.00 DEBTORS NET PARTICIPATION \$20,000.00 PROPERTY LOCATED AT BO. HELECHAL CARR 143 KM. 48.8 BARRANQUITAS PR W/ 3 BEDROOMS, 3 BATHROOMS (TWO LEVELS)	11 USC § 522(d)(1)	40,000.00	150,000.00
ST MORTGAGE WITH DORAL BANK OF \$80,000 ND MORTGAGE WITH DOARL BANK OF \$30,000			
SCHEDULE B - PERSONAL PROPERTY			
HOUSHOLD GOODS	11 USC § 522(d)(3)	6,000.00	6,000.00
WEARING APPAREL	11 USC § 522(d)(3)	2,500.00	2,500.00
2005 TOYOTA SEQUOIA	11 USC § 522(d)(2) 11 USC § 522(d)(5) 11 USC § 522(d)(5)	6,900.00 2,300.00 1,800.00	18,000.00

<sup>\*</sup> Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Debtor(s

SC	1	10.			
				(If known	)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8345		J	COMERICAL LOAN				102,000.00	
BPPR P O BOX 366818 SAN JUAN, PR 00936								
			VALUE \$ 140,000.00	1				
ACCOUNT NO. 8345		J	MORTGAGE LOAN				240,000.00	
BPPR P O BOX 366818 SAN JUAN, PR 00936								
			VALUE \$ 300,000.00	1				
ACCOUNT NO. 8930070034064		J	Mortgage account opened 1/06				79,979.00	
Doral Financial Corp 1451 F D Roosevelt Ave San Juan, PR 00920			MOTGAGE LOAN					
			VALUE \$ 150,000.00					
ACCOUNT NO. 8930077001448		J	Mortgage account opened 5/06				34,367.00	
Doral Financial Corp 1451 F D Roosevelt Ave San Juan, PR 00920								
			VALUE \$ 150,000.00					
<b>1</b> continuation sheets attached			(Total of the	Sub nis p			\$ 456,346.00	\$
			(Use only on la		Tota page		\$	\$
							(Report also on Summary of	(If applicable, report also on Statistical

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(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

	TA T
Case	NO.

Debtor(s)

(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(continuation sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>A28005735000</b>		Н	Installment account opened 11/04				7,000.00	
RELIABLE FINANCIAL P O BOX 21382 SAN JUAN, PR 00928-1382			AUTO LOAN					
			VALUE \$ 18,000.00					
ACCOUNT NO. 70404000981180001		W	Installment account opened 10/06				9,241.00	2,241.00
Toyota Motor Credit Co 300 Las Cumbres Ave Ste Rio Piedras, PR 00926			AUTO LOAN					
			VALUE \$ 7,000.00					
ACCOUNT NO.	_		VALUE \$					
ACCOUNT NO.								
			VALUE \$	_				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no1 of1 continuation sheets attach	ed	to	,	Sul			10.011.5	
Schedule of Creditors Holding Secured Claims			(Total of		page Tot		\$ 16,241.00	\$ 2,241.00

(Report also on Summary of Schedules.)

\$ 472,587.00 \$

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

2,241.00

R6E	(Official	Form	(F)	(04/10)

Debtor(s)

		(If known)

Case No.

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed

	his Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE	COLON RIVERA	RAMONI	& VAZQUEZ GREEN	MARIF
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Case No.	
	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6011-3710-0032-8368	П	J	CREDIT CARD	П	T		
ALLIED INTERSTATE GE MONEY BANK P O BOX 361774 COLUMBUS, OH 43236							835.00
ACCOUNT NO. 4549-5404-8625-2765	П	Н	Revolving account opened 4/97		T		
Banco Popular De Puert 209 Munoz Rivera Ave San Juan, PR 00918							6,754.00
ACCOUNT NO. 4549-5417-3011-0429	П	W	Revolving account opened 7/04		7		· · · · · · · · · · · · · · · · · · ·
Banco Popular De Puert 209 Munoz Rivera Ave San Juan, PR 00918							1,198.00
ACCOUNT NO. 5490-4179-9990-1160	П	Н	Revolving account opened 5/04		$\top$		· · · · · · · · · · · · · · · · · · ·
Bank Of America Po Box 17054 Wilmington, DE 19850							4,175.00
2				Subi			ф 12.062.00
2 continuation sheets attached			(Total of th  (Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	T also atis	otal o on tical	1 1	\$ 12,962.00 \$

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(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6032593250956565		Н	Revolving account opened 1/08				
CITI FINANCIAL P O BOX 71328 SAN JUAN, PR 00936	-						5.875.00
ACCOUNT NO. 682932261		Н	Open account opened 2/06				-,
Claro Po Box 360998 San Juan, PR 00936	-						924.00
ACCOUNT NO. 50013310007105		Н	Installment account opened 6/04				834.00
COOP A/C CIALES P O BOX 1438 CIALES, PR 00638	-		PERSONAL LOAN				3,361.00
ACCOUNT NO. 4401800062		Н	Revolving account opened 4/03				3,301.00
First Bank Puerto Rico Pob 11865 Fndz Jun San Juan, PR 00910	-		PERSONAL LOAN				
1001000017010		107	10/07				3,094.00
ACCOUNT NO. 100193800045846  First Federal Savings Consumer Lending O San Juan, PR 00908	-	W	Installment account opened 6/07 PERSONAL LOAN				7 405 00
ACCOUNT NO. 8573443922		Н	Open account opened 10/08				7,405.00
PRTC P O BOX 70239 San Juan, PR 00936			UTILITY BILLS				99.00
ACCOUNT NO. 5049948002419952		J	CREDIT CARD				99.00
SEARS P O BOX 6283 SIOUX FALLS, SD 57117	1						
							615.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	e)	\$ 21,283.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	tic	n al	\$

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(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Zontinuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 221873		J	CREDIT CARD	Н			
SECURITY CREDIT SERVICES,LLC P O BOX 602 FORT MILL, SC 29716							808.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			9)	\$ 808.00
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	als atis	o o tica	n al	\$ 35,053.00

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Case No.	
	(If known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
JLO COLON Y/ELIGIO R COLON RR 152 KM 2.2 QUEBRADILLAS RRANQUITAS, PR 00794	COMERCIAL LEASE ASSUME

_ Case No	
	(If known)

Debtor(s)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(If known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS (	OF DEBTOR ANI	SPOU	SE		
Married	Son	ATIONSHIP(S): ghter				AGE(S): 4 9	
EMPLOYMENT:		DEBTOR			SPOUSE		
	edule Attache				DI OCDE		
Name of Employer How long employed Address of Employer	edule Allache						
<b>INCOME:</b> (Estimate of ave	erage or pro	jected monthly income at time case filed)			DEBTOR		SPOUSE
		and commissions (prorate if not paid mo	nthly)	\$	6,200.00	\$	
2. Estimated monthly overting	me			\$		\$	
3. SUBTOTAL				\$	6,200.00	\$	0.00
4. LESS PAYROLL DEDUC							
a. Payroll taxes and Social	l Security			\$		\$	
b. Insurance				\$		\$	
c. Union dues				<sup>6</sup> —		\$	
d. Other (specify)				\$ —— \$		\$ \$	
5. SUBTOTAL OF PAYRO	OLL DED	UCTIONS		<u>\$</u>	0.00	<u>\$</u>	0.00
6. TOTAL NET MONTHI				\$	6,200.00		0.00
		siness or profession or farm (attach detail	ed statement)	\$		\$	
8. Income from real property	У			\$		\$	
9. Interest and dividends		arymanta maryahla ta tha dahtau fautha dah	tom's 1150 om	\$		\$	
that of dependents listed about 11. Social Security or other	ove	ayments payable to the debtor for the deb	or's use or	\$		\$	
		t assistance		\$		\$	
(Specify)				\$ —		\$	
12. Pension or retirement inc 13. Other monthly income	come			\$		\$	
(Specify) FAMILLY PAYS TH	IE HEALTH IN	SURANCE		\$	560.00	\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL OF LINE	S 7 THRO	UGH 13		\$	560.00	\$	
15. AVERAGE MONTHL	Y INCOM	E (Add amounts shown on lines 6 and 14	)	\$	6,760.00	\$	0.00
<b>16. COMBINED AVERAC</b> if there is only one debtor re		HLY INCOME: (Combine column total eported on line 15)	s from line 15;		\$	6,760.0	
					also on Summary of Sch I Summary of Certain L		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Case No.

Debtor(s)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

EMPLOYMENT:

DEBTOR

SPOUSE

Occupation

Name of Employer How long employed CHEVRON 3 years

Address of Employer

Occupation

Name of Employer How long employed GOODWILL 3 years

Address of Employer

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c. Monthly net income (a. minus b.)

Debtor(s)

(If known)

575.00

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S	<b>S</b> )	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate a quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the dedu on Form22A or 22C.	iny payments i	made biweekly, ncome allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate	schedule of
<ol> <li>Rent or home mortgage payment (include lot rented for mobile home)</li> <li>a. Are real estate taxes included? Yes No _</li> </ol>	\$	747.00
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	275.00
b. Water and sewer	\$ \$	53.00
c. Telephone	\$	
d. Other <u>CELLPHONE</u>	\$	200.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	300.00
<ul><li>5. Clothing</li><li>6. Laundry and dry cleaning</li></ul>	\$	
7. Medical and dental expenses	\$	215.00
8. Transportation (not including car payments)	\$	215.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ф	
a. Homeowner's or renter's b. Life	\$	
c. Health	φ \$	560.00
d. Auto		
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	_ \$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	— <sub>2</sub> ——	
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	3 630 00
17. Other See Schedule Attached	— \$ ——	3,620.00
	— \$ ——	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	6,185.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of None	this docum	nent:
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above	\$	6,760.00 6,185.00

\_ Case No. \_

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

 Other Expenses (DEBTOR)
 2,600.00

 MORTGAGE GAS STATION
 2,600.00

 SECOND MOTGAGE
 450.00

 School Enrollment
 385.00

 TUTORING
 185.00

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Debtor(s)

Case No.

(If known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: September 13, 2010 Signature: /s/ RAMON L COLON RIVERA Debtor RAMON L COLON RIVERA Signature: /s/ MARIE C VAZQUEZ GREEN Date: September 13, 2010 (Joint Debtor, if any) MARIE C VAZQUEZ GREEN [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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### United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
COLON RIVERA, RAMON L & VAZQUEZ GREEN, MARIE C	Chapter 13
Dehtor(s)	<u> </u>

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 27,926.00 2006 24,574.00 2007 -2,657.00 2008

### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than
¥	\$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Su	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gi	fts
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case</b> . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION

NAME AND ADDRESS OF PAYEE JPC LAW OFFICE P O BOX 363565 SAN JUAN, PR 00936-3565 ATTORNEY FEES JPC LAW OFFICE

P O BOX 363565

SAN JUAN, PR 00936-3565

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 08/16/10 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,136.00

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### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise

transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER **INDIVIDUAL** TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN

NAME PABLO SERVICE STATION **ADDRESS** CARR 143 KM 48.8 BO. HELECHAL BARRAQUITAS, PR 00794 NATURE OF **BUSINESS** 

**BEGINNING AND** 

**ENDING DATES** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

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None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

### 23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

### 24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

### 25. Pension Funds.

one If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 13, 2010	Signature /s/ RAMON L COLON RIVERA	
	of Debtor	RAMON L COLON RIVERA
Date: September 13, 2010	Signature /s/MARIE C VAZQUEZ GREEN	
	of Joint Debtor	MARIE C VAZQUEZ GREEN
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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### United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No
COLON RIVERA, RAMON L & VAZQUEZ GREE	N, MARIE C	_ Chapter 13
	Debtor(s)	
	VERIFICATION OF CREDITOR MATI	RIX
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditor	rs is true to the best of my(our) knowledge.
Date: September 13, 2010	Signature: /s/ RAMON L COLON RIVERA	
	RAMON L COLON RIVERA	Debtor
Date: September 13, 2010	Signature: /s/ MARIE C VAZQUEZ GREEN	
	MARIE C VAZQUEZ GREEN	Joint Debtor, if any

COLON RIVERA, RAMON L HC 03 BOX 9030 BARRANQUITAS, PR 00794 Doral Financial Corp 1451 F D Roosevelt Ave San Juan, PR 00920

VAZQUEZ GREEN, MARIE C HC 03 BOX 9030 BARRANQUITAS, PR 00794 First Bank Puerto Rico Pob 11865 Fndz Jun San Juan, PR 00910

Jose Prieto PO Box 363565 San Juan. PR 00936-3565 First Federal Savings Consumer Lending O San Juan, PR 00908

ALLIED INTERSTATE GE MONEY BANK P O BOX 361774 COLUMBUS, OH 43236 MAZA & GREEN 33 BOLIVIA ST SAN JUAN, PR 00917

Banco Popular De Puert 209 Munoz Rivera Ave San Juan, PR 00918 PRTC P O BOX 70239 San Juan, PR 00936

Bank Of America Po Box 17054 Wilmington, DE 19850 RELIABLE FINANCIAL P O BOX 21382 SAN JUAN, PR 00928-1382

BPPR P O BOX 366818 SAN JUAN, PR 00936 SAULO COLON Y/ ELIGIO R COLON CARR 152 KM 2.2 BO QUEBRADILLAS BARRANQUITAS, PR 00794

CITI FINANCIAL P O BOX 71328 SAN JUAN, PR 00936 SEARS P O BOX 6283 SIOUX FALLS, SD 57117

Claro Po Box 360998 San Juan, PR 00936 SECURITY CREDIT SERVICES,LLC P O BOX 602 FORT MILL, SC 29716

COOP A/C CIALES P O BOX 1438 CIALES, PR 00638 Toyota Motor Credit Co 300 Las Cumbres Ave Ste Rio Piedras, PR 00926